

IN THE CLAIMS

Please amend the claims as follows:

1-14. (Canceled)

15. (Currently Amended) An operation method of an authentication and payment system including a wireless terminal apparatus, a service providing server device, an authentication and payment server device, and ~~a an information network~~ connecting the wireless terminal apparatus, the service providing server device, and the authentication and payment server device, comprising:

receiving, by a network transceiver of the wireless terminal apparatus from a network transceiver of the authentication and payment server device a certificate of service including ~~a content of~~ a reference amount;

issuing, ~~from the network transceiver unit of the wireless terminal apparatus~~, a request for use of a service attached with the certificate of service ~~for the terminal~~ to the service providing server device;

receiving, at the network transceiver of ~~[[by]]~~ the service providing server device the request for use of a service from the wireless terminal apparatus through the ~~information network~~;

comparing, at the service providing server, the reference amount in the certificate of service with an amount of payment to determine ~~whether that~~ the amount of payment is less than or equal to ~~larger than~~ the reference amount;

~~generating by the service providing device, in a case the amount of payment is larger than the reference amount, an authentication and payment message, sending the authentication and payment message to the authentication and payment device, and if the~~

~~payment processing is successful, then executing to provide the requested service to the terminal; and~~

~~providing, by the service providing server, device, in a case the amount of payment is equal to or smaller than the reference amount, the requested service to the wireless terminal apparatus before the service providing server device generates an authentication and payment message that is sent to the authentication and payment server based on the determination that the amount of payment is less than or equal to the reference amount device.~~

16-18. (Canceled)

19. (Currently Amended): An authentication and payment system including a terminal, a service providing device, an authentication and payment device, and an information network connecting the terminal, the service providing device, and the authentication and payment device, comprising:

the terminal programmed ~~configured~~ to receive from the authentication and payment device a certificate of service including a content of a reference amount, issue a request for use of a service attached with the certificate of service to the service providing device;

the service providing device programmed ~~configured~~ to receive the request for use of a service from the terminal through the information network, compare the reference amount in the certificate of service with an amount of payment to determine ~~whether~~ that the amount of payment is less than or equal to ~~larger than~~ the reference amount, and, ~~in a case the amount of payment is larger than the reference amount, then generate and send an authentication and payment message to the authentication and payment device, and if the payment processing is successful, then to provide the requested service to the terminal, and in a case the amount of payment is equal to or smaller than the reference amount, then provide the requested service~~

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to the terminal before generating and sending an authentication and payment message to the authentication and payment device based on the determination that the amount of payment is less than or equal to the reference amount.